B1 (Official Form 1) (04/13) -37441 Doc 1 Filed 11/02/15 Entered 11/02/15 17:02:26 Desc Main Document Page 1 of 45 UNITED STATES BANKRUPTCY COURT Northern District of Illinois VOLUNTARY PETITION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Hamilton, Takeisha, Monee-Tonya All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): same-as-above Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 7415 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 268 East 157th Street Apt 2 Harvey, IL ZIP CODE 60426 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address). same-as-above Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE N/A ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 \Box Individual (includes Joint Debtors) Chapter 15 Petition for Single Asset Real Estate as defined in See Exhibit D on page 2 of this form. Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) Chapter 11 Corporation (includes LLC and LLP) Main Proceeding Railroad Chapter 12 Partnership Chapter 15 Petition for Stockbroker Other (If debtor is not one of the above entities, check Chapter 13 Recognition of a Foreign Commodity Broker this box and state type of entity below.) Nonmain Proceeding Clearing Bank Other Chapter 15 Debtors Tax-Exempt Entity Nature of Debts Country of debtor's center of main interests: (Check box, if applicable.) (Check one box.) Debts are primarily consumer ☐ Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. Each country in which a foreign proceeding by, regarding, or primarily under title 26 of the United States against debtor is pending: § 101(8) as "incurred by an business debts. Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR Debtor estimates that funds will be available for distribution to unsecured creditors. COURT USE ONLY Ø Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \$50,001 to П \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 More than \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million **Estimated Liabilities** \mathbf{V} П

to \$50

million

\$10,000,001

\$50,000,001

to \$100

million

\$100,000,001

to \$500

million

\$500,000,001

to \$1 billion

More than

\$1 billion

\$1,000,001

to \$10

million

\$50,001 to

\$100,000

\$100,001 to

\$500,000

\$500,001

to \$1

million

\$0 to

\$50,000

Case 15-37441 Doc 1 Filed 11/02/15 Entered 11/02/15 17:02:26 Desc Main B1 (Official Form 1 Page 2 of 45 Document Page 2 Voluntary Petition Name of Debtor(s): Hamilton, Takeisha, M. (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re Hamilton, Takeisha, M. | Case No. |
|------------------------------|------------|
| Debtor | (if known) |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

| В | 10 | (Official | Form | 1, | Exh. | D) | (12/09) |) (| Cont. |
|---|----|-----------|------|----|------|----|---------|-----|-------|
|---|----|-----------|------|----|------|----|---------|-----|-------|

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Och in Strate St

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re Hamilton, Takeisha, M. Debtor | Case No. |
|--------------------------------------|-----------|
| | Chapter 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|-------------|--------------|-------------|
| A - Real Property | YES | | \$ 0.0 | | OTHER |
| B - Personal Property | YES | 3 | | | |
| C - Property Claimed as Exempt | YES | 1 | <u> </u> | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 3 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 5 | | \$ | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | 65,359.00 | |
| H - Codebtors | YES | 1 | | | |
| - Current Income of Individual Debtor(s) | YES | 2 | | | \$ 1,300.00 |
| - Current Expenditures of Individual Debtors(s) | YES | 3 | | | \$ 1,300.00 |
| Т | OTAL | 21 | \$ 1,691.00 | \$ 65,359.00 | |

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

| * | - Andrews |
|---------------|-----------|
| In re, Debtor | Case No. |
| | Chapter |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | An | nount |
|--|----|-----------|
| Domestic Support Obligations (from Schedule E) | \$ | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | s | 0.00 |
| Student Loan Obligations (from Schedule F) | \$ | 32,410.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ | 0.00 |
| TOTAL | \$ | 32,410.00 |

State the following:

| | |
|--|----------------|
| Average Income (from Schedule I, Line 12) | \$ 1,300.00 |
| Average Expenses (from Schedule J, Line 22) | \$ 1,300.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14) | \$ 1,300.00 |

State the following:

| Total form C. L. D. Warner | | | |
|--|---|-------|--------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ | 0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 0.0 | 0 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ | 0.00 |
| 4. Total from Schedule F | | \$65, | 35900 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | omitsel armen statistica. Mandana radioaksia k | \$650 | 359,00 |

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B6A (Official Form 6A) (12/07)

| In re Hamilton, Takeisha, M. | |
|------------------------------|------------|
| Debtor | Case No. |
| Design | (If known) |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | Tota | | 0.00 | |

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/07)

| In re Hamilton, Takeisha, M. | |
|------------------------------|------------|
| Debtor | Case No. |
| - 48.74. | (If known) |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|---|---|---------------------------------------|---|
| 1. Cash on hand. | х | | | 0.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | TCF Bank Checking Account TCF Bank Savings Account US Bank Checking Account | | 500.00 |
| Security deposits with public util- ities, telephone companies, land- lords, and others. | × | | | 0.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Houshold Goods & Furnishings | | 100.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | 0.00 |
| 6. Wearing apparel. | 100000000000000000000000000000000000000 | Clothings/Apparel | | 200 00 |
| 7. Furs and jewelry. | х | | | 100.00 |
| 8. Firearms and sports, photo- graphic, and other hobby equipment. | | | | 0.00 |
| Interests in insurance policies. Name insurance company of each | × | | | 0.00 |
| policy and itemize surrender or refund value of each. | × | | | 0.00 |
| 10. Annuities. Itemize and name each issuer. | × | | | 0,00 |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | x | | | 0.00 |

| ln re_ | Hamilton, Takeisha, M. Debtor | Case No. |
|--------|--------------------------------|------------|
| | | (If known) |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WITE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | |
|--|------------------|---|---------------------------------------|---|--|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | × | | | 0.00 | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | x | | | 0.00 | |
| 14. Interests in partnerships or joint ventures. Itemize. | х | | | 0.00 | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | 1000 | 0.00 | |
| 16. Accounts receivable. | x | | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | 0.00 | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | x | | | 0.00 | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | × | | | 0.00 | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | x | | | 0.00 | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | 0.00 | |

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B 6B (Official Form 6B) (12/07) -- Cont.

| In re_Hamilt | on, Takeisha, M. | Case No. |
|--------------|------------------|------------|
| | Debtor | (If known) |
| | | (JI KHOWA) |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | x | | | 0.00 |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | × | | | 0.00 |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | × | | | 0.00 |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | Automobile: 2003 Chevy Monte Carlo Automobile: 2000 Mitsubishi Mirage | | 991.00 |
| 26. Boats, motors, and accessories. | x | | | 0.00 |
| 27. Aircraft and accessories. | x | | 8-3133 | 0.00 |
| 28. Office equipment, furnishings, and supplies. | × | | 39 3 3 3 3 3 3 | 0.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | 41 1-14 61 1-1 | 0.00 |
| 30. Inventory. | x | | | 0.00 |
| 31. Animals. | × | | | 0.00 |
| 32. Crops - growing or harvested. Give particulars. | x | | | 0.00 |
| 33. Farming equipment and implements. | x | | | 0.00 |
| 34. Farm supplies, chemicals, and feed. | x | | *************************************** | 0.00 |
| 35. Other personal property of any kind not already listed. Itemize. | * | | | 0.00 |
| | | 3 continuation sheets attached Total> | | \$ 1,691.00 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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| In re Hamilton, Takeisha, M. Debtor | Case No(If known) |
|--------------------------------------|-------------------|
|--------------------------------------|-------------------|

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)

Check if debtor claims a homestead exemption that exceeds \$155,675.*

☐ 11 U.S.C. § 522(b)(3)

CURRENT SPECIFY LAW VALUE OF VALUE OF PROPERTY DESCRIPTION OF PROPERTY PROVIDING EACH CLAIMED WITHOUT DEDUCTING EXEMPTION EXEMPTION EXEMPTION Clothings/Apparel 735 ILCS 5/12-1001(a) 100.00 100.00 Household Goods & 735 ILCS 5/12-1001(b) **Furnishings** 100.00 100.00 TCF Bank Checking 735 ILCS 5/12-1001(b) Account 0.00 0.00 TCF Bank Savings 735 ILCS 5/12-1001(b) 200.00 Account 200.00 **US Bank Checking** 735 ILCS 5/12-1001(b) Account 300.00 300.00 Automobile: 2003 735 ILCS 5/12-1001(c) Chevrolet Monte Carlo 2,400.00 422.00 Automobile: 2000 735 ILCS 5/12-1001(c) 2,400.00 Mitsubishi Mirage 569.00 SNAP(Foodstamp) 735 ILCS 5/12-1001(g)(1) 300.00 Benefits Monthly 300.00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

| In re Hamilton, Takeisha, M. | Case No. |
|------------------------------|------------|
| Debtor | (If known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|--|---|------------|--------------|----------|--|--|
| ACCOUNT NO. | | **** | | | | | | |
| | | | | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | VALUE \$ | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| ACCOUNT NO. | | | VALUE \$ | | | | *************************************** | |
| | | | | | | | | 900+444 |
| | | | | | | ĺ | | |
| | | | VALUE \$ | | | ļ | | |
| O continuation sheets attached | | | Subtotal ► (Total of this page) | | | | \$ 0.00 | \$ 0.00 |
| | | | Total ► (Use only on last page) | | | | \$ 0.00 | \$ 0.00 |
| | | | | | | _ | (Report also on Summary of Schedules.) | (If applicable, report also on Statistical Summary of Certain Liabilities and Related |

Data.)

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B6E (Official Form 6E) (04/13)

| In re_Hamilton, Takeisha, M. Debtor | Case No |
|--------------------------------------|---------|
|--------------------------------------|---------|

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| non- | |
|---|---|
| Check this box if debtor has no creditors holding unsecured priority cla | aims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if cla | aims in that category are listed on the attached sheets.) |
| Domestic Support Obligations | ,, |
| Claims for domestic support that are owed to or recoverable by a spouse responsible relative of such a child, or a governmental unit to whom such a classical U.S.C. § 507(a)(1). | , former spouse, or child of the debtor, or the parent, legal guardian, or domestic support claim has been assigned to the extent provided in |
| Extensions of credit in an involuntary case | |
| Claims arising in the ordinary course of the debtor's business or financial a appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). | ffairs after the commencement of the case but before the earlier of the |
| Wages, salaries, and commissions | |

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (04/13) - Cont.

| In re Hamilton | n, Takeisha, M. | Cons. No. |
|---|---|--|
| | Debtor | , Case No. (if known) |
| | | |
| Certain farmers | s and fishermen | |
| Claims of certain fa | armers and fishermen, up to \$6,150* per | r farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| Deposits by indi | ividuals | |
| Claims of individua that were not delivere | als up to \$2,775* for deposits for the pured or provided. 11 U.S.C. § 507(a)(7). | rchase, lease, or rental of property or services for personal, family, or household use, |
| ☐ Taxes and Certa | ain Other Debts Owed to Government | al Units |
| Taxes, customs duti | ies, and penalties owing to federal, state | , and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| Commitments to | o Maintain the Capital of an Insured I | Depository Institution |
| Claims based on cor Governors of the Fede § 507 (a)(9). | mmitments to the FDIC, RTC, Director eral Reserve System, or their predecessor | of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ors or successors, to maintain the capital of an insured depository institution. 11 U.S. |
| Claims for Death | n or Personal Injury While Debtor Wa | as Intoxicated |
| Claims for death or | | tion of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, |
| * Amounts are subject adjustment. | t to adjustment on 4/01/16, and every th | ree years thereafter with respect to cases commenced on or after the date of |

1 continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

| n re | Hamilton, Takeisha, M. | Case No. | |
|------|------------------------|----------|--|
| | Debtor | | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

| | | | | | | · | Type of Priority | for Claims Listed | on This Sheet |
|---|-------------|---|---|------------------|-------------------------|----------|-----------------------|---|--|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
| Account No. | | | | | | | | | |
| | | | | | | | | | |
| Account No. | | | | | | | | | |
| | | | | | | | | P. S. | 777000 |
| Account No. | | | | | | | | | |
| | | | | *** | | | | | |
| Account No. | | | | | | | | | |
| | | | | | | | | | |
| Sheet no. 1 ofcontinuation sheets attached creditors Holding Priority Claims | d to Sche | edule of | (Tot | Su tals of t | ibtotals this pag | > ge) | \$ 0.00 | \$ 0.00 | 0.00 |
| | | | (Use only on last page of the Schedule E. Report also on of Schedules.) | e comp the Su | Total leted mmary | - 1 | 0.00 | | |
| | | (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) | | | | 0.00 | | | |

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| In re | Hamilton, Takeisha | | |
|-------|--------------------|-------------------|--|
| • | Debtor | Case No(if known) | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT INCURRED AND **CLAIM** INCLUDING ZIP CODE. CONSIDERATION FOR DISPUTED AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 7415 04/2014 - Line of Credit Global Vacation Network J 5.904.00 5320 College BV Shawnee Missio, KS 66211 ACCOUNT NO. 7415 10/2007 - Student Loan Dept of Ed/Nelnet 32,410.00 3015 Parker Rd. 400 Aurora, CO 80014 ACCOUNT NO. 7415 02/2014 - Medical Account (Women for Women Health Municipal Collections Office Care) 3348 Ridge Rd. 322.00 Lansing, IL 60438 ACCOUNT NO. 7415 02/2015 - Medical Account (Sullivan Urgent Aid Centers) Account Resolution Service 300.00 1801 NW 66th Ave 200 Fort Lauderdal, FL 33313 Subtotal> 38,936.00 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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| In re Hamilton, Takeisha | |
|--------------------------|------------|
| Debtor ' | Case No. |
| COTTO | (if known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | | , | | | | |
|---|-------------|--|--|------------|--------------|---|----------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT O |
| ACCOUNT NO. 7415 MCSI Inc P.O. Box 327 Palos Heights, IL 60463 | | | 02/2014 - Collections Account (Village of Flossmoor) | | | | 150.0 |
| ACCOUNT NO. 7415 | | ······································ | | | | | |
| AFNI P.O. Box 3097 Bloomington, IL 61702 | | | 07/2013 - Cellular Account (US Cellular) | | | | 350.0 |
| ACCOUNT NO. 7415 | | | | | | | |
| GLA Collection Company 2630 Gleeson Lane Louisville, KY 40299 | | | 09/2014 - Collections Account (Radiology Image Consults) | | | *************************************** | 43.00 |
| ACCOUNT NO. 7415 | | | | | | | |
| Affiliated Collection Service PO Box 1367 Mount Dora, FL 32756 | | - 1 | 02/2011 - Medical Account (Surburban Emergency Physicians) | | | | 280.00 |
| CCOUNT NO. 7415 | | | 10/2045 0 11 | | | | |
| irect TV .O. Box 9001069 puisville, KY 40290-1069 | | | 10/2015 - Cable Account | | | | 500.00 |
| neet no of continuation shee Schedule of Creditors Holding Unsecured compriority Claims | ets attache | d | | | Subtotal | > \$ | 1,323.00 |
| | | (Report also | (Use only on last page of the com on Summary of Schedules and, if applicate Summary of Certain Liabilities | de on the | Statistics | () | |

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| In re Hamilton, Takeisha | |
|--------------------------|------------|
| Debtor | Case No. |
| ~ 0000 | (if known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| | | | | | | | |
|---|-------------|--|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 7415 | | | 10/2015 - Cable Account | | | | |
| Comcast Cable P.O. Box 3002 Southearstern, PA 19398 | | | TO TO TO SAME ACCOUNT | | | | 800.00 |
| ACCOUNT NO. 7415 | | | 10/2045 - 0-111 | | | | |
| Chase Bank 92 E. 103rd St. Chicago, IL 60628 | | | 10/2015 - Collections Account | | | | 500.00 |
| ACCOUNT NO. 7415 | | | 40/2045 0.11 | | | | |
| Fifth Third Bank 57 E. Randolph St. Chicago, IL 60601 | | | 10/2015 - Collections Account | | | | 300.00 |
| ACCOUNT NO. 7415 | | | 10/2045 Marriage | | | | |
| South Surburban Hospital 17800 Kedzie Ave Haxel Crest, IL 60429 | | | 10/2015 - Medical Account | | | | 1,000.00 |
| ACCOUNT NO. 7415 | | | 10/2015 - Medical Account | | | | |
| Ingalls Hospital One Ingalls Drive Harvey, IL 60426 | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | To to Modical Account | | | | 1,000.00 |
| Sheet no. 2 of 5 continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims | ets attacl | ned | | | Subtota | ıl> | \$ 3,600.00 |
| | | (Report als | (Use only on last page of the co so on Summary of Schedules and, if applic Summary of Certain Liabiliti | able on t | he Statisti | F.) | \$ |

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| In re Hamilton, Takeisha | |
|--------------------------|------------|
| Debtor | Case No. |
| | (if known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | <u> </u> | | | | | | |
|---|------------|--|--|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO.7415 | | | 10/2015 - Old Accounts | | | | |
| Chex System 7805 Hudson Rd Woodberry, MN 55125 | | | - Sa resource | | | | 0.00 |
| ACCOUNT NO.7415 | | | 10/2015 Notice Out | | | * | |
| Equifax Bankruptcy Dept. P O Box 740241 Atlanta, GA 30374 | | | 10/2015 - Notice Only | | | | 0.00 |
| ACCOUNT NO.7415 | | | 10/2015 Notice Out | | | | |
| Experian Bankruptcy Dept. P O Box 2002 Allen, TX 75013 | | | 10/2015 - Notice Only | | | | 0.00 |
| ACCOUNT NO.7415 | | | 10/2015 Nation O. I | | | | |
| Trans Union Bankruptcy Dept. P O Box 1000 Chester, PA 19022 | | | 10/2015 - Notice Only | | | | 0.00 |
| ACCOUNT-NO.7415 | | | 10/2015 - Notice Only | | | | <u> </u> |
| Certegy Check Service PO Box 30046 Tampa, FL. 33630-3046 | | | To Lot Trouble Offiny | | | | 0.00 |
| Sheet no. of continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims | ets attach | ed | | | Subtota | 1> | \$ 0.00 |
| | | (Report also | (Use only on last page of the co o on Summary of Schedules and, if applica Summary of Certain Liabilitie | ble on th | ne Statisti | F.) | s |

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| In re Hamilton, Takeisha Debtor | Case No |
|----------------------------------|------------|
| Dentor | (if known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | А | MOUNT OF CLAIM |
|---|------------|--|--|------------|-------------------------|---------------------------------------|----|-------------------|
| ACCOUNT NO. 7415 | | | 10/2015 - Time snare | |) | | | |
| Westgate Resort 6177 Lake Ellenor Dr. Orlando, FL 32809 | | | , in the street | | | | | 20,000.00 |
| ACCOUNT NO. 7415 | | | 10/2015 - Credit Card | | | | | |
| Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130 | | | 10/2013 - Cledit Card | | | | | 500.00 |
| ACCOUNT NO.7415 | | | 10/2015 - Student Loan | | | · · · · · · · · · · · · · · · · · · · | | |
| Purdue University 610 Purdue Mall West Lafayette, IN 47907 | | | 10,2010 - Stadent Edan | | | | | 1,000.00 |
| ACCOUNT NO. | | | | | | | | |
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| Sheet no. 1 of 5 continuation sheet Schedule of Creditors Holding Unsecured Nonpriority Claims | eets attac | hed | | | Subto | tal⊁ | \$ | 2,000.00 |
| | | (Report al | (Use only on last page of the co so on Summary of Schedules and, if applic Summary of Certain Liabilit | cable on | l Schedul the Statis | stical | \$ | 65,359.00 |

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B 6G (Official Form 6G) (12/07)

In re Hamilton, Takeisha, M. , Case No. _______

Debtor (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
| Carlos Lopez 268 East 157th Street Harvey, IL 60426 | Primary Residential Yearly Lease Landlord picks up rent monthly |
| | |
| | |
| | |
| | |
| | |

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| B 6H (Official Form 6H) (12/07) | | Document | Page 23 of 45 | |

| In re Hamilton, Takeisha , | Case No. |
|----------------------------|------------|
| Debtor | (if known) |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|--|
| Abdulla Sparks | Global Vacation Network 5320 College BV Shawnee Missio, KS 66211 |
| Abduila Sparks | Westgate Resart 6177 Lake Ellenar Dr. Orlando, FL 33809 |
| | |
| | |

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| Fill in this information to identif | y your case: | | | |
|---|---|-----------------------------------|---|---|
| Debtor 1 Takeisha | М | Hamilton | | |
| First Name Debtor 2 | Middle Name | Last Name | | |
| (Spouse, if filing) First Name | Middle Name | Last Name | | |
| United States Bankruptcy Court for the | Northern District of Illino | nis . | | |
| Case number (If known) | | | C | heck if this is: |
| | | | | An amended filing |
| | | | | A supplement showing post-petition |
| Official Form B 61 | | | | chapter 13 income as of the following date: |
| chedule I: You | ur Income | | | WIM / DD / Y Y Y Y |
| | | | | 12/13 nd Debtor 2), both are equally responsible for |
| Part 1: Describe Employn Fill in your employment | and a series of the series of | gos, write your i | name and case nun | ng with you, include information about your spo our spouse. If more space is needed, attach a nber (if known). Answer every question. |
| information. | | Debtor 1 | 2000 Linguista (1988 1984 1994 1994 1994 1994 1994 1994 | Debtor 2 or non-filing spouse |
| If you have more than one job, attach a separate page with | | · | | TESTERON AND PROPERTY OF THE CONTROL OF T |
| information about additional employers. | Employment status | Employed | | Employed |
| include part-time, seasonal, or | | Not emplo | oyed | Not employed |
| self-employed work. Occupation may Include student | Occupation | Cosmetolo | gist | |
| or homemaker, if it applies. | | | | |
| | Employer's name | Epiphany I | Hair Studio LLC | |
| | Employer's address | 507 Fast 1 | 53rd Street | |
| | | Number Street | | Number Street |
| | | | | vii |
| | | ****** | · · · · · · · · · · · · · · · · · · · | |
| | | Harvey, | IL 60426 State ZIP Code | City |
| | How long employed then | • | State ZIF Code | City State ZIP Code |
| | | | - | |
| rt 2: Give Details About | Monthly Income | | | |
| | | | | line, write \$0 in the space. Include your non-filing |
| f you or your non-filing spouse have elow. If you need more space, att | e more than one employer ach a separate sheet to this | , combine the info s form. | ormation for all empl | oyers for that person on the lines |
| 15-6 | | | For Debte | For Debtor 2 or non-filing spouse |
| L ist monthly gross wages, sala i deductions). If not paid monthly, c | 'y, and commissions (befo alculate what the monthly v | ore all payroll vage would be. | ^{2.} \$ 1.000. | 00 • |
| Estimate and list monthly overti | me pay. | | | 00 + 0 |
| | | | - · · · · · · · · · · · · · · · · · · · | |
| Calculate gross income. Add line | 2 + line 3. | | 4. \$ <u>1,000.</u> | 00 \$ |
| | | decens | - · · | |

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| Debtor 1 | | M Middle Name Last No | Hamilton ame | | (| Case number (ā | f known) | Market and the second of the s |
|-------------------|--|--|--|---------------------------|------------|----------------|--|--|
| | | | | | F | or Debtor 1 | For Debtor 2 or | |
| Сор | y line 4 here | | | → 4. | \$_ | 1,000.00 | _ \$ | |
| 5. List | all payroll deductio | ns: | | | | | | |
| 5a. | Tax, Medicare, and | Social Security dedu | ections | 5a. | \$ | 0.00 | \$ | |
| 5b. | Mandatory contrib | utions for retirement | plans | 5b. | \$_ \$_ | 0.00 | | - |
| 5c. | Voluntary contribu | tions for retirement p | lans | 5c. | \$ | 0.00 | _ | - |
| 5d. | Required repayme | nts of retirement fund | loans | 5d. | \$ | 0.00 | _ | |
| 5e. | Insurance | | | 5e. | \$ | 0.00 | _ | - |
| 5f. | Domestic support | obligations | | 5f. | \$_ | 0.00 | \$ | <u>.</u> |
| 5g. | Union dues | | | 5g. | \$ | 0.00 | \$ | • |
| 5h. | Other deductions. | Specify: N/A | | 5h. | + s | 0.00 | + \$ | - |
| | | | o + 5c + 5d + 5e +5f + 5g +5h | | · » \$ | 0.00 | _ | • |
| 7. Cal | culate total monthly | take-home pay. Subtr | ract line 6 from line 4. | 7. | \$_ | 1,000.00 | \$ | |
| 8. List | all other income re | gularly received: | | | | | | |
| 8a. | Net income from re profession, or farm | ntal property and fron | n operating a business, | | | | | |
| | Attach a statement for receipts, ordinary an monthly net income. | or each property and bu d necessary business e | usiness showing gross expenses, and the total | 8a. | \$ | 0.00 | . \$ | |
| | Interest and divide: | | | 8b. | \$ | 0.00 | \$ | |
| 8c. | Family support pay regularly receive | ments that you, a non | -filing spouse, or a depend | ent | | | | |
| | Include alimony, spo settlement, and prop | usal support, child supp erty settlement. | port, maintenance, divorce | 8c. | \$ | 0.00 | \$ | |
| 8d. | Unemployment con | npensation | | 8d. | \$ | 0.00 | \$ | |
| 8e. | Social Security | | | 8e. | \$ | | \$ | |
| | Include cash assistar that you receive, suc Nutrition Assistance I | issistance that you re- nce and the value (if kno n as food stamps (bene Program) or housing su podstamp) Benefits | own) of any non-cash assistar fits under the Supplemental bsidies. | nce 8f. | \$ | 300.00 | \$ | |
| 8g. I | Pension or retireme | nt income | | 8g. | e. | 0.00 | • | |
| 8h. (| Other monthly inco | ne Specify: N/A | | · · | ⊸ | 0.00 | \$ | |
| | | dd lines 8a + 8b + 8c + | 8d + 8e + 8f +8g + 8h | 8h. 9. | T \$ | 300.00 | +\$ | |
| o. Calcu | late monthly incom | e. Add line 7 + line 9. or Debtor 1 and Debtor | | _ | \$ \$ | 1,300.00 | \$ + \$ 0.00 | s 1,300.00 |
| | | | | 10. | · | | | |
| includ | le contributions from friends or relatives. | ntributions to the exp an unmarried partner, n | enses that you list in Scheonembers of your household, y | <i>dule J.</i> your de | pende | nts, your roo | mmates, and | |
| | | ts already included in lin | nes 2-10 or amounts that are | not avs | alahla | to nov evner | seas listed in Cahadula I | |
| Speci | fy: N/A | | To or amounto mat are | not ave | maule | to pay exper | | +\$ 0.00 |
| 2. Add t Write | he amount in the la that amount on the S | st column of line 10 to lummary of Schedules a | the amount in line 11. The and Statistical Summary of Co | result i ertain L | s the d | combined mo | onthly income. ed Data, if it applies 12. | \$1,300.00 |
| | ou expect an increa | se or decrease within | the year after you file this f | orm? | | | | monthly income |
| П | es. Explain; | | | | | | | |

Takeisha

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| Fill in this i | nformation to identify | your case: | | | | |
|----------------------------|--|--|--|--|--|--|
| Debtor 1 | Takeisha | M Hamilton | | | | |
| Debtor 2 | First Name | Middle Name Last Name | j | if this is: | | |
| (Spouse, if filing |) First Name | Middle Name Last Name | | amended | - | |
| United States | Bankruptcy Court for the: | Northern District of Illinois | A s | upplemen enses as | it showing pos of the followin | t-petition chapter 13 |
| Case number | F181957 - 1 | | l | / DD / YYY | | 9 44.01 |
| (II KIOWI) | | | l | | | 2 because Debtor 2 |
| Official I | Form B 6J | | | | eparate house | |
| Sched | lule J: Yo | ur Expenses | | | | 12/13 |
| information. | ete and accurate as po If more space is neede nswer every question. | ssible. If two married people are fili d, attach another sheet to this form | ing together, both are equal n. On the top of any addition | ily respons nai pages, | sible for supply write your nam | ring correct ne and case number |
| Part 1; | Describe Your Hou | sehold | | | | |
| ls this a joi | nt case? | | | | | |
| | to line 2. | | | | | |
| - Inches | es Debtor 2 live in a s | eparate household? | | | | |
| <u> </u> | No | | | | | |
| <u>L</u> | - with the contract and contract and contract and contract and contract are a particular and a second contract | a separate Schedule J. | arthonor and manager from the control of the contro | | angonia kanananak samalank kanana ana yana sana yana sana sa | antiford profite the states that distributes the forest constant and the states of the states of the states of |
| | e dependents? | No | Dependent's relationship to | | Dependent's | Does dependent live |
| Do not list D Debtor 2. | ebtor 1 and | Yes. Fill out this information for each dependent | Debtor 1 or Debtor 2 | | age | with you? |
| | the dependents' | | Son | | 1 | No |
| names. | | | | | | Yes |
| | | | | | | No |
| | | | | | | Yes |
| | | | | . | · | No Yes |
| | | | | | | No |
| | | | | | | Yes |
| | | | | | | No |
| | | | | - | | Yes |
| expenses of | enses include f people other than I your dependents? | ☑ No □ Yes | | | | Kase at |
| irt 2: Est | timate Your Ongoin | g Monthly Expenses | | The state of the s | | |
| stimate your | expenses as of your b | ankruptcy filing date unless you ar | e using this form as a supp | lement in | a Chapter 13 c | ase to report |
| oplicable date | f a date after the bank | ruptcy is filed. If this is a supplement | ntal <i>Schedule J</i> , check the I | box at the | top of the form | and fill in the |
| clude expens | ses paid for with non- | cash government assistance if you | know the value | | 22/3/16/20/25 0.00 | e e e e e e e e e e e e e e e e e e e |
| | | d it on Schedule I: Your Income (O | · · · · · · · · · · · · · · · · · · · | | Your expen | ses |
| The rental of any rent for | or home ownership ex the ground or lot. | penses for your residence, include f | irst mortgage payments and | 4. | \$ | 675.00 |
| If not inclu | ded in line 4: | | | | | |
| 4a. Real e | state taxes | | | 4a. | \$ | 0.00 |
| 4b. Proper | ty, homeowner's, or ren | ter's insurance | | 4b. | \$ | 0.00 |
| 4c. Home | maintenance, repair, an | d upkeep expenses | | 4c. | \$ | 0.00 |
| 4d. Homeo | owner's association or c | ondominium dues | | 4d. | \$ | 0.00 |
| | | | | | * ************************************* | <u> </u> |

Schedule J: Your Expenses

page 1

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| | | Your expense | 5 |
|---|------|--------------|----------|
| 5. Additional mortgage payments for your residence, such as home equity loans | 5. | \$ | 0.00 |
| 6. Utilities: | | | |
| 6a. Electricity, heat, natural gas | 6a. | \$ | 100.00 |
| 6b. Water, sewer, garbage collection | 6b. | \$ | 0.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | |
| 6d. Other. Specify: N/A | 6d. | \$ | 0.00 |
| 7. Food and housekeeping supplies | 7. | \$ | 300.00 |
| 8. Childcare and children's education costs | 8. | \$ | 0.00 |
| 9. Clothing, laundry, and dry cleaning | 9. | \$ | |
| 10. Personal care products and services | 10. | \$ | 10.00 |
| 11. Medical and dental expenses | 11. | \$ | 0.00 |
| 12. Transportation. Include gas, maintenance, bus or train fare. | | | |
| Do not include car payments. | 12. | \$ | 75.00 |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 0.00 |
| 14. Charitable contributions and religious donations | 14. | \$ | 0.00 |
| Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15a. Life insurance | 15a. | \$ | 0.00 |
| 15b. Health insurance | 15b. | \$ | 0.00 |
| 15c. Vehicle insurance | 15c. | \$ | 80.00 |
| 15d. Other insurance. Specify: N/A | 15d. | \$ | 0.00 |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A | 16. | \$ | 0.00 |
| 17. Installment or lease payments: | | | |
| 17a. Car payments for Vehicle 1 | 17a. | \$ | 0.00 |
| 17b. Car payments for Vehicle 2 | 17b. | \$ | 0.00 |
| 17c. Other. Specify: N/A | 17c. | \$ | 0.00 |
| 17d. Other. Specify: N/A | 17d. | \$ | 0.00 |
| Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | \$ | 0.00 |
| 19. Other payments you make to support others who do not live with you. Specify: N/A | 19. | \$ | 0.00 |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom | ie. | | |
| 20a. Mortgages on other property | 20a. | \$ | 0.00 |
| 20b. Real estate taxes | 20b. | \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| 20e. Homeowner's association or condominium dues | 20e. | \$ | 0.00 |

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| Debtor 1 | Takeisha | M e Name Last Nam | Hamilton | Case number (if known)_ | | | |
|-------------------|--|---|---|---|-----|----------------------------------|----------------------------------|
| | | 200,700 | • | | | | |
| 21. Oth | er. Specify: N/A | | | _ : | 21. | +\$ | 0.00 |
| | r monthly expenses. A result is your monthly e | • | | : | 22. | \$ | 1,300.00 |
| 23. Caic : | ulate your monthly net | income. | | | | *** | |
| 23a. | Copy line 12 (your con | | e) from Schedule I. | 23 | 3a. | \$ | 1,300.00 |
| 23b. | Copy your monthly exp | penses from line 22 al | oove. | 23 | 3b. | - \$ | 1,300.00 |
| 23c. | Subtract your monthly The result is your mon | | nonthly income. | 23 | Bc. | \$ | 0.00 |
| For e | xample, do you expect | to finish paying for you | expenses within the year or car loan within the year or see of a modification to the te | r do you expect your | | | |
| √ N |) . | 18 2 och i i Skal i sine er er er erlett kvar vek i i meg, av svete skriverse, er e | - Secretaria de Maria de Caracteria de Caracteria de Caracteria de Caracteria de Caracteria de Caracteria de C | | | | |
| Y | es. Explain here: | | | | | | |
| | | Modern Constitution of Section 6 (1) | ent ministrative specifical for the complete substitution of specific and specific | A Mariante in the commentary and a second | 3-5 | etie, t. timit intimit typty i t | Maria autoria Siruri di Landidi. |

Document

Case 15-37441 Doc 1 Filed 11/02/15 Entered 11/02/15 17:02:26 Desc Main B6 Declaration (Official Form 6 - Declaration) ($\frac{12}{07}$) Document Page 29 of 45 Page 29 of 45

In re Hamilton, Takeisha, M.

Debtor

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| . 1 | į |
|---|---|
| Date 0 28 15 | Signature Jaklusho Hamilton |
| Date | Signature: |
| | (Joint Debtor, if any) |
| | [If joint case, both spouses must sign.] |
| DECLARATION AND SIGNAT | FURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) |
| promulgated pursuant to 11 U.S.C. § 110(h) setting a may | ruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provide and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been kimum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum btor or accepting any fee from the debtor, as required by that section. |
| Veronica Eason - BPP | 345-62-6447 |
| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer | Social Security No. (Required by 11 U.S.C. § 110.) |
| If the bankruptcy petition preparer is not an individual, st \$2.128.16800000000000000000000000000000000000 | tate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner |
| X Signature of Bankruptcy Petition Preparer | 10 08 IS |
| | ls who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: |
| If more than one person prepared this document, attach as | dditional signed sheets conforming to the appropriate Official Form for each person. |
| A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. | visions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; |
| | ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP |
| DECLARATION UNDER PENA | |
| I, the | the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of 23 sheets (<i>Total shown on summary page plus 1</i>), and that they are true and correct to the best of my |
| I, the[t partnership] of the read the foregoing summary and schedules, consisting a knowledge, information, and belief. | the president or other officer or on authorized account of |
| I, the[t partnership] of the read the foregoing summary and schedules, consisting a knowledge, information, and belief. | the president or other officer or on outbooks decreased |
| I, the[t partnership] of the read the foregoing summary and schedules, consisting | the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of 23 sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my |

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: Hamilton, Takeisha, M. Case | e No |
|------------------------------------|------|
|------------------------------------|------|

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$13,000.00 YTD

Employed: Epiphany Hair Studio LLC 2013 YTD: \$ 9,859.00

2014 YTD: \$\,o∞ , ○○

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint

petition is not filed.)

AMOUNT

SOURCE

\$300.00 Monthly

SNAP(Foodstamp) Benefits Monthly - \$300.00

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

Voile

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT

OR SETTLEMENT

1

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE

4

OF CUSTODIAN

CASE TITLE & NUMBER

Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON

OR ORGANIZATION

RELATIONSHIP

TO DEBTOR,

IF ANY

DATE OF GIFT DESCRIPTION

AND VALUE

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

5

Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF

10/28/2015

NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR

DESCRIPTION AND VALUE OF PROPERTY

Veronica Eason - BPP

9212 S. Stony Island Avenue

Chicago, IL 60617

001 Debtorcc Credit Counseling

\$199.00

\$14.95

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF

TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

7

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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B7 (Official Form 7) (04/13)

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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9

| B7 (Off | ficial Form 7) (04/13) | | | | | | | | | |
|-------------|---|--|---|--|--|--|--|--|--|--|
| None | c. List all firms or individuals books of account and records o | c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. | | | | | | | | |
| | NAME | | ADDRESS | | | | | | | |
| None | d. List all financial institutions financial statement was issued | , creditors and other parties, includi | ng mercantile and trade agencies, to whom a nediately preceding the commencement of this case | | | | | | | |
| | NAME AND ADDRESS | | DATE ISSUED | | | | | | | |
| AWEL ALL LE | 20. Inventories | | | | | | | | | |
| None ✓ | a. List the dates of the last two taking of each inventory, and the | inventories taken of your property, the dollar amount and basis of each in | the name of the person who supervised the nventory. | | | | | | | |
| | DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) | | | | | | | |
| None | b. List the name and address of in a., above. | the person having possession of the | e records of each of the inventories reported | | | | | | | |
| | DATE OF INVENTORY | | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS | | | | | | | |
| | 21 . Current Partners, Officer | rs, Directors and Shareholders | | | | | | | | |
| None | a. If the debtor is a partner partnership. | ship, list the nature and percentage | of partnership interest of each member of the | | | | | | | |
| | NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST | | | | | | | |
| None | b. If the debtor is a corpedirectly or indirectly owns, corporation. | oration, list all officers and directors controls, or holds 5 percent or more | s of the corporation, and each stockholder who e of the voting or equity securities of the | | | | | | | |
| | NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE OF STOCK OWNERSHIP | | | | | | | |
| | | | | | | | | | | |

10

| ንን ነ | C | | - 400 | 33 | | | |
|------|--------|-----------|----------|-----------|-----|----------|-------|
| 44. | rormer | partners. | omicers. | directors | ana | snarchol | cters |

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

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| B7 (Official Form 7 |) (04/13) | | 11 |
|--|---|--|---|
| I declare and any | e under penalty of perjury attachments thereto and | that I have read the an that they are true and co | swers contained in the foregoing statement of financial affairs orrect. |
| Date | 10/28/15 | Signature | e of Debtor Akcisher Hanitra |
| Date | | Signature of Joint Deb | otor (if any) |
| [If comple | eted on behalf of a partnership | or corporation] | |
| | under penalty of perjury that I d that they are true and correc | | ined in the foregoing statement of financial affairs and any attachments te, information and belief. |
| Date | | | Signature |
| | | Print N | ame and Title |
| | [An individual signing on beh | alf of a partnership or corpo | ration must indicate position or relationship to debtor.] |
| | | O_continuation s | heets attached |
| Penai | lty for making a false statement: | Fine of up to \$500,000 or imp | risonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 |
| DECLAR | ATION AND SIGNATURE | OF NON-ATTORNEY BA | ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) |
| compensation and have 342(b); and, (3) if rule | ve provided the debtor with a c es or guidelines have been pro ave given the debtor notice of | copy of this document and the mulgated pursuant to 11 U.S | r as defined in 11 U.S.C. § 110; (2) 1 prepared this document for se notices and information required under 11 U.S.C. §§ 110(b), 110(h), and S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy preparing any document for filing for a debtor or accepting any fee from |
| Veronica Easo | on - Bankruptcy Petit | ion Preparer | 345-62-6447 |
| Printed or Typed Na | me and Title, if any, of Bankr | uptcy Petition Preparer | Social-Security No. (Required by 11 U.S.C. § 110.) |
| | ion preparer is not an individ partner who signs this docum | | ny), address, and social-security number of the officer, principal, |
| 9212 S. Stony Chicago, IL 60 | Island Avenue 0617 | | |
| Address/ | nica 200A | m | 10(23)12 |
| Signature of Bankru | ptcy Petition Preparer | } | Date |
| Names and Social-Sec not an individual; | urity numbers of all other indi | viduals who prepared or assi | isted in preparing this document unless the bankruptcy petition preparer is |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re Hamilton, Takeisha, M. | Case No. |
|------------------------------|-----------|
| Debtor | Chapter 7 |

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

| Property No. 1 | |
|---|----------------------------------|
| Creditor's Name: N/A | Describe Property Securing Debt: |
| Property will be (check one): ☐ Surrendered ☐ Retained | |
| If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). | (for example, avoid lien |
| Property is (check one): Claimed as exempt | Not claimed as exempt |
| Property No. 2 (if necessary) |] |
| Creditor's Name: | Describe Property Securing Debt: |
| Property will be (check one): Surrendered Retained | <u></u> |
| If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). | (for example, avoid lien |
| Property is (check one): | |

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B 8 (Official Form 8) (12/08)

Page 2

PART B — Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1 | | |
|---|---|---|
| Lessor's Name: Carlos Lopez | Describe Leased Property: Primary Residential | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): 7 YES NO |
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): TYES NO |
| Property No. 3 (if necessary) | 7 | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): |
| continuation sheets attach | ned (if any) | |
| declare under penalty of p tate securing a debt and/or p | erjury that the above indicates my intersonal property subject to an unexpired to the signature of Debtor | red lease. |

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E 201B (Form 201B) (12/09)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| Storiet of Hallois | |
|--|--|
| Case No. | |
| Case No. | |
| Chapter7 | |
| CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE Rey] Bankruptcy Petition Preparer The debtor's petition, hereby certify that I delivered to the debtor the | |
| 345-62-6447 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) | |
| read the attached notice, as required by § 342(b) of the Bankruptcy X Signature of Debtor X Signature of Joint Debtor (if any) Date | |
| Cianata | |
| | |

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.